

**In the United States Bankruptcy Court  
for the Southern District of Georgia**

In the matter of:	)	Chapter 13 Case
NANYA PATEL	)	
and	)	
VINOD PATEL,	)	Number 16-11274-SDB
	)	
<i>Debtor(s)</i>	)	

**CHAPTER 13 PLAN AND MOTION**

1. Debtor(s) shall pay to the Trustee the sum of \$200.00 for the applicable commitment period of:
- ☐ 60 months; or  
☒ a minimum of 36 months. § 1325(b)(4). (If applicable include the following): These plan payments  
Change to \$ \_\_\_\_\_ monthly on \_\_\_\_\_, 20\_\_\_\_.
2. From the payments so received, the Trustee shall make disbursements as follows:
- (a) The Trustee percentage fee as set by the United States Trustee.
  - (b) Attorney fees allowed pursuant to § 507(a)(2) of \$660.00 to be paid in accordance with applicable General Orders of this Court.
  - (c) Other § 507 claims, unless provided for otherwise in the plan, will be paid in full over the life of the plan as funds become available in the order specified by law.
  - (d) ☐ Monthly payments according to the contract on the following long-term debts. § 1322(b)(5). (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim):

<u>CREDITOR</u>	<u>MONTH OF FIRST TRUSTEE PAYMENT</u>	<u>INITIAL MONTHLY PAYMENT</u>
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**IN THE ALTERNATIVE:**

- ☐ Debtor will make post-petition payments direct to creditor according to the contract on the following long-term debts:

<u>CREDITOR</u>	<u>INITIAL MONTHLY PAYMENT</u>
QUICKEN LOANS	OCTOBER 2016

- (e) Fully Secured Allowed Claims and Executory Contracts as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>ESTIMATED CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
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- (f) Undersecured Allowed Claims. Debtor moves to value the collateral partially securing the following claims pursuant to § 506 and provide payment in satisfaction of those claims as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>VALUATION</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
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(g) Cure payments on allowed pre-petition arrearage claims set forth below. § 1322(b)(5):

CREDITOR

ESTIMATED PRE-PETITION CLAIM

(h) The following unsecured allowed claims are classified to be paid at 100% ☐ with interest at \_\_\_\_\_%; ☒ without interest.

(i) Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in ¶ 2(f) or 6, will be paid a minimum of a 0 % dividend or a pro-rata share of \$25,000.00, whichever is greater.

3. Debtor will make § 1326(a)(1) pre-confirmation lease and adequate protection payments on allowed claims of the following creditors: ☐ Direct to the Creditor; or ☒ To the Trustee

CREDITOR

ADEQUATE PROTECTION OR LEASE PAYMENT AMOUNT

4. Debtor will pay all post-petition domestic support obligations direct to the holder of such claim identified here. § 101(14A). Debtor requests Trustee to provide the statutory notice of § 1302(d) to these claimants.

CREDITOR

ADDRESS

NONE

5. Pursuant to 11 U.S.C. § 522(f), debtor moves to avoid the liens of the following creditors, upon confirmation but subject to § 349, with respect to the property described below:

CREDITOR

PROPERTY

6. The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below:

CREDITOR

DESCRIPTION OF COLLATERAL

AMOUNT OF CLAIM SATISFIED

NONE

7. Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by § 1325 (a)(5).
8. Other provisions: Upon grant of discharge in this case, all secured creditors being paid through the plan shall promptly release all collateral held as security on loans, and shall promptly release and/or satisfy deeds, security agreements, UCC filings, judgment liens, titles, and/or any other lien claim of any kind against property of the Debtor. The judgment lien of US National Bank Association, Et Al shall be avoided via Adversary Proceeding #16-01032. Alma Bank to be paid outside the plan by co-debtor Harykrusna, PLLC.

/S/ NANYA PATEL  
NANYA PATEL

10/7/2016  
DATE

/S/ VINYOD PATEL  
VINYOD PATEL

10/7/2016  
DATE